

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **James E. Lamontagne
Kimberly M. Lamontagne**

Case No.: **17-22921-MBK**
Judge: **Kaplan**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: 08/08/2019

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY
SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney FRB Initial Debtor: JEL Initial Co-Debtor KML

Part 1: Payment and Length of Plan

a. The debtor shall pay 300.00 Monthly* to the Chapter 13 Trustee, starting on ___ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ 120.99 to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to Wells Fargo Dealer Services (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Fred R. Braverman, Esquire	Attorney Fees	2,500.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	33 Norwood Lane Willingboro, NJ 08046 Burlington County	7,194.27	0.00	7,194.27	1,776.06

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Quantum3 Group LLC as agent for Aqua Finance, Inc.	Aquatech Multi-Stage Water Refiner	\$5324.44	\$1000.00		\$1000.00		\$1000.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Wells Fargo Dealer Services, Inc.	2008 Saturn Aura 114000 miles	7,259.33

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Quantum3 Group LLC as Agent for Aqua Finance, Inc.	Aquatech Multi-Stage Water Refiner	\$5344.24	\$1000.00	\$1000.00	\$4344.24

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/15/19.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To resolve secured claim of Quantum3Group LLC as agent of Aqua Finance, LLC and to increase Debtors payments to allow payment of this secured claim & increase funds due Mtg. Co.	Motion to partially void claim and reclassify Underlying Claim as Partially Secured and Partially Unsecured & to increase amount of Debtor's payments.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$300.00 per month for 26 months, then \$445.00 per month for 34 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>08/08/2019</u>	<u>/s/James E. Lamontagne</u> James E. Lamontagne Debtor
Date: <u>08/08/2019</u>	<u>/s/Kimberly M. Lamontagne</u> Kimberly M. Lamontagne Joint Debtor
Date: <u>08/08/2019</u>	<u>/s/Fred R. Braverman</u> Fred R. Braverman, Esquire Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 James E. Lamontagne
 Kimberly M. Lamontagne
 Debtors

Case No. 17-22921-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 73

Date Rcvd: Aug 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2019.

db/jdb +James E. Lamontagne, Kimberly M. Lamontagne, 33 Norwood Lane, Willingboro, NJ 08046-1331
 516899925 +AMCOL Systems, 111 Lancewood Road, Columbia, SC 29210-7523
 516899928 +ARIA Health, PO Box 8500-6395, Philadelphia, PA 19178-0001
 516899922 #+Allied Interstate, Inc., PO Box 361445, Columbus, OH 43236-1445
 516899924 Alltran Financial, LP, PO Box 4044, Concord, CA 94524-4044
 516899923 Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
 516899927 +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
 516899930 +Best Buy Credit Services/CBNA, PO Box 790441, Saint Louis, MO 63179-0441
 516899931 #+C & H Collection Services, Inc., PO Box 1399, Merchantville, NJ 08109-0399
 517103815 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516899932 +Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
 516899933 +Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
 516899935 +Encore Receivable Management, Inc., PO Box 3330, 400 N. Rogers Rd, Olathe, KS 66062-1212
 516899936 +FMA Alliance , Ltd., 12339 Cutten Road, Houston, TX 77066-1807
 516899937 Fox Chase Cancer Center, 333 Cottman Ave, Philadelphia, PA 19111-2497
 516899938 +Home Depot/Citi Bank, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
 516899940 +IRSM Floral Vale, 1000 Floral Vale Blvd, Suite 125, Yardley, PA 19067-5583
 516899939 Innovative Implant and Oral Surgery, Dr, Salin, Dr, Nissman, Dr. Weiner, 1300 Bridgetown Pike, Feasterville Trevose, PA 19053-4326
 516899941 Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
 516899942 Kohl's Dept. Stores/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
 516899944 +Lourdes Med. Center of Burlington County, 218 A. Sunset Rd, Willingboro, NJ 08046-1110
 516899947 Medical Express, 975 Jaymor Road, Suite 6, Southampton, PA 18966-3854
 516899948 +Medical Imaging Assoc, LP, 10160 Bustelton Ave, Suite D, Philadelphia, PA 19116-3749
 516899949 Merchants & Medical Credit Corp, 6324 Taylor Drive, Flint, MI 48507-4685
 516899951 Midland Funding LLC c/o, Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 516899953 Nazareth Hospital, Po Box 7777W-0475, Philadelphia, PA 19175-0475
 516899954 Nissman-Salin OMS PC, 1300 Baltimore Pike, Feasterville Trevose, PA 19053-4326
 516899955 +Northland Group, Inc., PO Box 390905, Edina, MN 55439-0905
 516899957 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 516899958 +Raymour&Flanigan/TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
 516899959 St. Mary Medical Center, 10604 Justin Drive, Des Moines, IA 50322-3755
 516899960 Staples Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
 517047604 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
 516899963 +Target Card Services/TD Bank, Po Box 9500, Minneapolis, MN 55440-9500
 516899966 +Vivint Alarm, 4931 North 300 est, Provo, UT 84604-5816
 516946991 Wells Fargo Auto Finance, Po box 29706, Phoenix AZ 85038-9706
 517078363 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 516946678 +Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
 516899967 +Wells Fargo Bank, N.A., PO Box 94423, MACQ2132-0013, Albuquerque, NM 87199-4423
 516899968 +Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
 516899969 Wells Fargo Dealer Services, Inc., PO Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 30 2019 23:43:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 30 2019 23:43:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516899921 E-mail/Text: mtamsett@adminrecovery.com Aug 30 2019 23:44:10 Admin Recovery, LLC, 45 Earhart Dr., Suite 102, Williamsville, NY 14221-7809
 516899926 E-mail/Text: bnc-aquafinance@quantum3group.com Aug 30 2019 23:44:17 Aqua Finance Inc, PO Box 101928, Dept 612A, Birmingham, AL 35210-6928
 516899929 E-mail/Text: bankruptcy@bbandt.com Aug 30 2019 23:43:12 BB&T, MC 100-50-02-57, P.O. Box 2306, Wilson, NC 27894
 516926640 +E-mail/Text: bankruptcy@bbandt.com Aug 30 2019 23:43:13 BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
 516911732 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 30 2019 23:37:03 Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516899934 +E-mail/Text: bankruptcy_notifications@ccsusa.com Aug 30 2019 23:44:30 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 516899943 +E-mail/Text: support@ljross.com Aug 30 2019 23:43:22 LJ Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
 517109646 E-mail/PDF: resurgentbknofications@resurgent.com Aug 30 2019 23:38:28 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517085625 E-mail/PDF: resurgentbknofications@resurgent.com Aug 30 2019 23:48:46 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 73

Date Rcvd: Aug 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516899945 E-mail/Text: camanagement@mtb.com Aug 30 2019 23:43:21 M&T Bank, 1 Fountain Plaza,
9th floor, Buffalo, NY 14203
516977998 E-mail/Text: camanagement@mtb.com Aug 30 2019 23:43:21 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
517125820 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 30 2019 23:43:42 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011
516899946 +E-mail/Text: bknotices@mbandw.com Aug 30 2019 23:44:08 McCarthy, Burgess & Wolff,
26000 Cannon Road, Cleveland, OH 44146-1807
516899950 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 30 2019 23:43:42 Midland Funding LLC c/o,
Midland Credit Mgmt Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
516899952 +E-mail/Text: Bankruptcies@nragroup.com Aug 30 2019 23:44:38 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
516961343 E-mail/PDF: cbp@onemainfinancial.com Aug 30 2019 23:36:52 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
516899956 E-mail/PDF: cbp@onemainfinancial.com Aug 30 2019 23:36:52 One Main Financial,
Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042
517231090 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 31 2019 00:02:38
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517231091 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 31 2019 00:02:39
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517091272 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 30 2019 23:37:04
Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517127789 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 30 2019 23:37:45
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
517028589 E-mail/Text: bnc-quantum@quantum3group.com Aug 30 2019 23:43:38
Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
516899961 E-mail/PDF: gecsed@recoverycorp.com Aug 30 2019 23:37:48 SYNCB/Ashley Home Store,
Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516899962 E-mail/PDF: gecsed@recoverycorp.com Aug 30 2019 23:37:47 SYNCB/Walmart, Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060
516901242 +E-mail/PDF: gecsed@recoverycorp.com Aug 30 2019 23:48:57 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517162913 +E-mail/Text: bncmail@w-legal.com Aug 30 2019 23:43:56 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516899964 E-mail/Text: tidewaterlegalebn@twcs.com Aug 30 2019 23:43:06 Tidewater Finance Co,
6520 Indian River Road, Virginia Beach, VA 23464
516918722 E-mail/Text: tidewaterlegalebn@twcs.com Aug 30 2019 23:43:06 Tidewater Finance Company,
P.O. Box 13306, Chesapeake, VA 23325
516899965 +E-mail/Text: bnc@alltran.com Aug 30 2019 23:42:44 United Recovery Systems,
5800 North Course Drive, Houston, TX 77072-1613
517019587 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 30 2019 23:48:58 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517078404* Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 73

Date Rcvd: Aug 30, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Fred R. Braverman on behalf of Debtor James E. Lamontagne bravelaw@comcast.net
Fred R. Braverman on behalf of Joint Debtor Kimberly M. Lamontagne bravelaw@comcast.net
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8